

IN THE UNITED STATES PATENT & TRADEMARK OFFICE

In re Patent Application of:

Wendell W. ANTHONY

Serial No.: **09/077,456**

Art Unit: **3684**

Filed: **May 29, 1998**

Examiner: **Susanna M. MEINECKE DIAZ**

For: **IMPROVED METHOD AND SYSTEM FOR PERFORMING
BANKING TRANSACTIONS, INCLUDING HOME BANKING**

FILED ELECTRONICALLY

U.S. Patent and Trademark Office
Mailstop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

In response to the Non-Final Office Action mailed March 5, 2012, the undersigned representative respectfully requests reconsideration of the rejections of record in light of the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 15 of this paper.